

### Remarks

This communication is considered fully responsive to the second non-final Office Action mailed February 28, 2006 (the "second Office Action"). Claims 1-4, 6-9, and 11-22 were examined. Claims 1-4, 6-9, and 11-22 stand rejected. Claims 1-4, 6, 12-15, 17-18, and 20 are amended. No claims are canceled. No new claims are added. Reexamination and reconsideration of the currently pending claims are respectfully requested.

### Interview Summary

Applicant notes with appreciation the telephone interview Examiner Frenel and Supervisor Thomas granted Applicant's attorney, Mark Trenner, on May 24, 2006. During the telephone interview, Mr. Trenner explained the differences between certificate management and claims processing. To clarify these distinctions in the claims, Supervisor Thomas requested that Applicant amend the independent claims to 1) clarify that an agent is not the same as a certificate holder, 2) clarify the "insurance information" is "certificate data" and not "claims data", and 3) recite how the exception report is generated (e.g., as discussed in paragraphs [0192]-[0193] by comparing insurance requirements from the certificate holder to the insurance information for the insured). The Examiner and Supervisor Thomas were encouraged that such amendments would overcome the rejections in view of U.S. Patent Publication No. 2002/00035488 to Aquila, et al. ("Aquila") and U.S. Patent No. 6,208,973 to Boyer, et al. ("Boyer").

**Claim Rejections - 35 U.S.C. 103(a)**

The Office Action rejected claims 1-4, 6-9, and 11-22 under 35 U.S.C. 103(a) as being unpatentable over Aquila in view of Boyer. The claims are amended consistent with the telephone interview summarized above, and therefore Application believes the rejection is moot. Applicant does not make any admissions as to the propriety of the rejection, and hereby expressly reserves the right to traverse the rejection if the same or similar rejection is maintained in a subsequent Office Action.

**Conclusion**

The Applicant respectfully requests that a timely Notice of Allowance be issued in this matter. If there are any matters that may be clarified by telephone, the Examiner is encouraged to call Applicant's attorney at the number listed below.

Respectfully Submitted,

Dated: 5-26-2006

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